

TWIN CITY CONVERSIONS

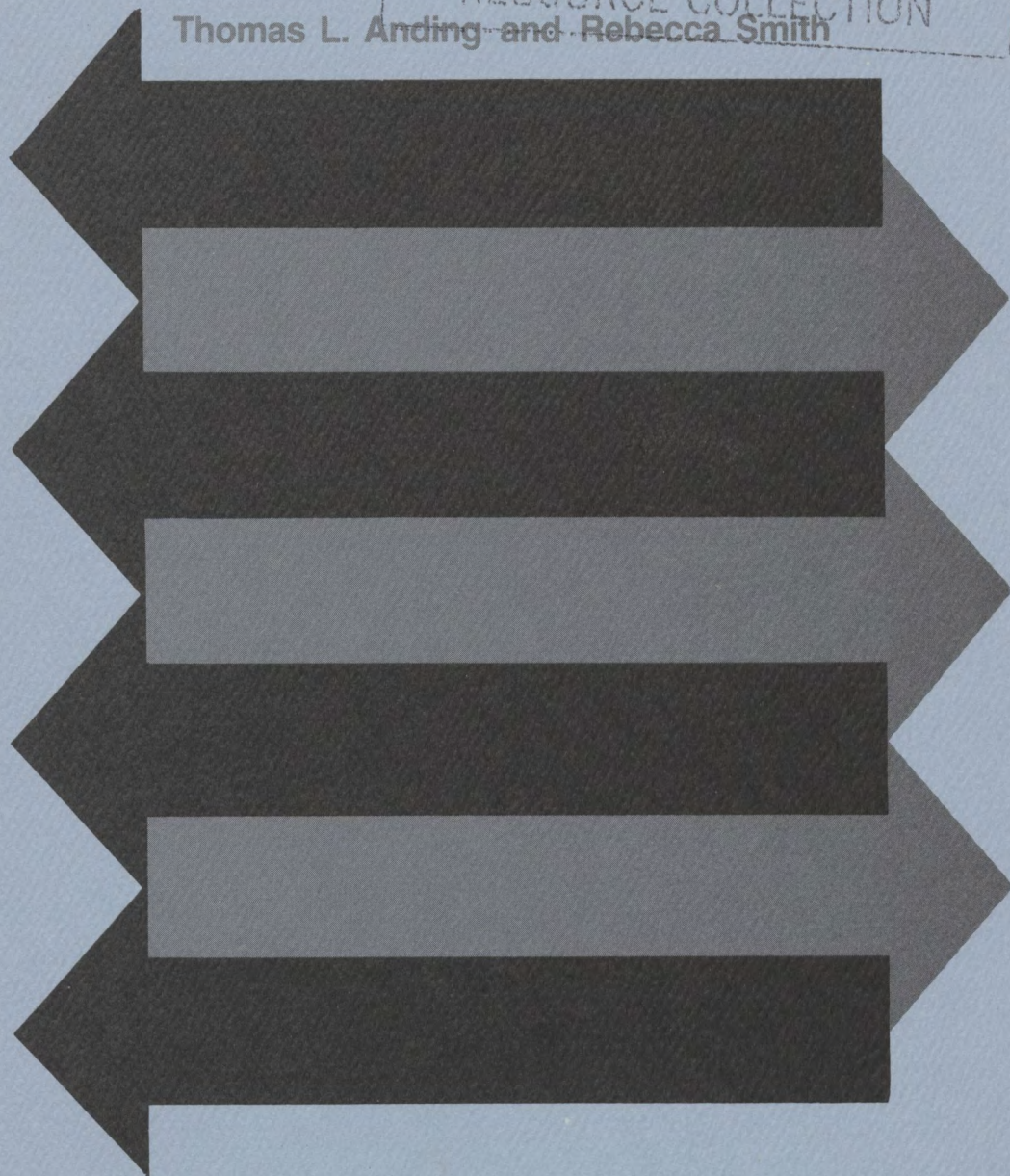
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# THE DISPLACEMENT FACTOR: A SURVEY OF OUTMOVERS

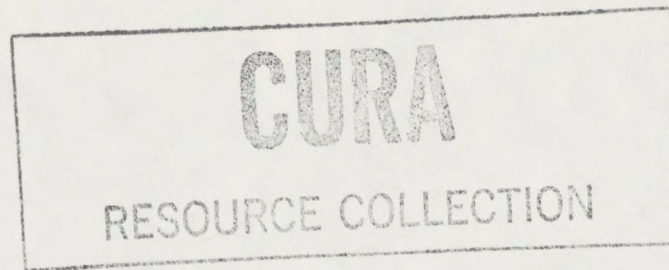
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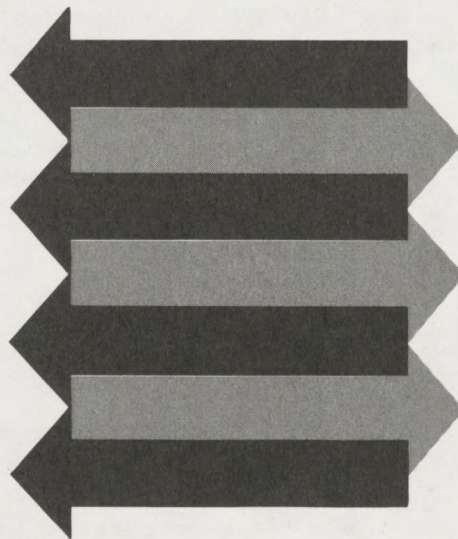
Thomas L. Anding and Rebecca Smith







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by  
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and  
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#### PUBLISHER'S NOTE

This work is part of a series of publications that developed from a study of housing conversions in the Twin Cities metropolitan area. The conversion studies were directed by Barbara Lukermann. Milo Pinkerton worked with her as project assistant. Graduate students in the Humphrey Institute of Public Affairs conducted most of the survey work in conjunction with a workshop in the Institute's Planning Program during the spring of 1980. Titles of the complete series of conversion publications are:

Twin City Conversions of the Real Estate Kind. Barbara Lukermann and others. CURA 81-5.

Twin City Conversions. The Condominium Market: Surveys of Activity, Developers, and Buyers. Barbara Lukermann and Milo Pinkerton. CURA 81-6.

Twin City Conversions. The Displacement Factor: A Survey of Outmovers. Thomas L. Anding and Rebecca Smith, CURA 81-7.

Twin City Conversions. The Case Studies: How the Finances Work. Milo Pinkerton. CURA 81-8.

Twin City Conversions. The Complete Inventory: 1970-1980. Milo Pinkerton. CURA 81-9.

## INTRODUCTION

The conversion of rental units to condominiums usually carries with it a significant turnover in building populations. Major questions are raised as a consequence of this turnover. Does conversion involuntarily displace significant numbers of prior tenants? To what extent are the new residents different from the old? Answers to these questions are not easy to find. A major obstacle is the difficulty of tracking down former residents who have moved. This study, done in conjunction with Barbara Lukermann's Twin Cities conversions project, attempts the comparison of former tenants and new owners in order to shed some light on the question of who is displaced.

### Method

A survey of buyers had been completed by Humphrey Institute students for thirty-three converted buildings in Minneapolis and St. Paul. We attempted to obtain similar information from the tenants who had been displaced in those buildings.

A list of tenants was compiled and using the Polk Directory and the telephone company's reverse directory for the year immediately prior to conversion, the process of "tracking down" began. The objective was to complete as many telephone interviews as possible from this group by contacting them at their current address. Over a two-month period (summer of 1980), 207 interviews were completed: 137 interviews in Minneapolis (77 in the HOP IV buildings) and 70 interviews in St. Paul. The questionnaire for this survey of outmovers paralleled that of the buyer survey (see Appendix).

### Bias

In looking at the results of the survey work, its limitations must be remembered. Obviously the sample of people we reached was not completely representative. The time lapse between building conversion and the survey took its toll. Highly mobile persons, the elderly who moved into nursing home care or died, and others were not found in the survey. Nevertheless we feel that the results should prove useful and that the sample was large enough to be considered in weighing the effects of the displacement factor.

## GENERAL OVERVIEW OF THE OUTMOVERS SURVEY

- Seventy-two percent of the respondents stated that conversion of their unit to a condominium was their reason for moving. Many respondents moved voluntarily, but the majority of respondents (54 percent) reportedly moved involuntarily from the converted building.
- Most respondents (86 percent) found a satisfactory neighborhood in which to live. The primary reasons given for selection of the new residence were convenience of the location (40 percent) or characteristics relating to the specific house (10 percent) or neighborhood (14 percent).
- Two-thirds of the respondents liked their current home, and thought it was in better condition than their former home.
- One-third of the respondents (32 percent) became homeowners after leaving their previous address; two-thirds remained renters.
- The majority of outmovers (58 percent) experienced an increase in housing costs after their move. This figure differs sharply between those who remained renters and those who became homeowners subsequent to moving. Among renters, about half (49 percent) moved to rental units where the rent was higher than previously; for 42 percent rent remained unchanged. Those who bought homes upon moving most often encountered higher monthly housing costs (77 percent).
- About 40 percent of the respondents had lived in the building for two years or less before it was converted, while 10 percent had been there for more than ten years.
- Of the households surveyed, 44 percent were single individuals. An equal proportion of the households (41 percent) included both a male and female adult. Seventeen percent of the households included children.
- Median age of the respondents as 37 years.
- Median household income was just above \$20,000. Twenty-nine percent of the households had two employed adults contributing to the household income.
- Most respondents were employed in professional/technical (33 percent), administrative/managerial (15 percent), or clerical (19 percent) occupations. Twenty-one percent were retired.



## SUMMARY

In general, the survey results gave a positive picture of the experience of households who moved from former residences that had undergone condominium conversion. Although conversion was the primary reason for changing residences, many respondents viewed the change as a voluntary decision. Most respondents found new neighborhoods to their liking, and new residences that they consider to be better than their former homes. Although all the respondents chose not to buy their unit after it was converted, one-third had since become owners of their current residences. Housing costs for these residents generally increased. Even among those who found other rental units, half experienced higher costs subsequent to moving.

## WHO IS DISPLACED? A COMPARISON OF OUTMOVERS AND BUYERS

Table 1 compares personal, professional and housing characteristics of the population that moved out with the population that moved into the newly converted units. Important changes in the population are summarized below. The analysis is broken down by three submarkets:

- 1) Buildings converted in Minneapolis under a special Home Ownership Program (HOP IV) that stressed the sale of low-cost units to low and moderate income households.
- 2) All other buildings converted to condominiums in Minneapolis.
- 3) Buildings converted in St. Paul.

### DEMOGRAPHIC CHARACTERISTICS

#### Household Size

Substantial differences in household structure are apparent between the buyers and the movers. While the households that moved out were balanced between those with a single adult and those with two adults, the new buyers were predominantly single adult households. Households with children were more rare among buyers than among outmovers. The greatest change in household type occurred in the HOP IV buildings, where two adult households, and households with children, were largely replaced by single adult, childless buyers.

#### Age

Median age of respondents was 37 years for both the buyers and movers samples. Substantial shifts in age were apparent in the various submarkets. Among the St. Paul buildings, far more elderly residents moved out than moved in. In the HOP IV buildings, a slightly older population replaced the outmovers.

#### Household Income

Outmovers reported a slightly higher median income than did buyers. This difference is accounted for in a shift away from the extreme high and low income categories, into the middle categories, among buyers. In the HOP IV and other Minneapolis buildings, a smaller proportion of buyers than movers reported incomes below \$10,000 and above \$30,000. In St. Paul, by contrast, more buyers than movers fell into the highest income categories.

TABLE 1. WHO IS DISPLACED?

	TOTAL		HOP IV		OTHER MPLS.		ST. PAUL	
	Buyers	Movers	Buyers	Movers	Buyers	Movers	Buyers	Movers
N	200	207	56	77	48	60	50	70
<u>Household Size</u>								
Single head	71%	44%	89%	46%	89%	52%	52%	33%
female	42	26	48	30	54	26	30	21
male	29	18	41	16	35	26	22	12
Household w/children	5	17	4	22	0	8	7	20
Persons/households	1.4	1.7						
<u>Age</u>								
Under 30	26	29	45	61	2	0	25	18
30 - 39	28	25	34	23	38	26	29	28
40 - 49	13	11	11	5	11	24	15	8
50 - 59	15	11	5	5	18	17	15	14
60 - 69	11	10	3	3	20	21	10	11
70 and over	7	11	2	3	11	12	6	21
Median age	37 yrs. 37 yrs.							
<u>Household Income</u>								
Under \$10,000	4	19	5	22	3	10	5	21
\$10 - 19,999	48	31	71	40	46	26	21	24
\$20 - 29,999	27	22	22	18	22	16	35	32
\$30 - 39,999	10	16	2	18	14	18	19	13
\$40,000 and over	12	11	0	1	16	28	21	10
Median Income	\$17,900 \$20,000							
<u>Occupation</u>								
Prof./technical	34	33	45	36	35	32	43	32
Admin./managerial	20	15	9	14	9	24	30	9
Sales/clerical	24	19	29	26	26	18	6	13
Crafts/operative/ service	7	7	14	12	7	0	4	7
Retired	12	21	2	4	22	26	11	29
Student/homemaker	3	5	2	7	2	0	6	7
<u>Workplace</u>								
Minneapolis	45	48	58	68	61	56	26	19
Downtown	26	31	34	45	36	41	9	7
Other	19	17	24	23	25	15	17	12
St. Paul	20	17	9	7	11	2	50	41
Downtown	11	10	7	4	8	0	21	25
Other	9	7	2	3	3	2	29	16
Suburbs	27	11	27	15	18	10	14	7
Minneapolis	22	9	23	14	15	8	9	4
St. Paul	5	2	4	1	3	2	5	3
At home	?	22	?	7		31		29
Other	8	2	6	3	10	0	10	3

### Occupation

Overall, the major difference in occupational structure between the two samples is a lower frequency of retired respondents among the buyers than among the movers. This shift is found most predominantly in the St. Paul buildings, and thus correlates well with the shift in age structure already noted.

### Workplace

Substantial differences in respondents' workplace include fewer buyers than movers working in the Minneapolis Central Business District and substantially more buyers than movers working in Minneapolis suburbs. Examination of the buyer survey data for those buyers who work in the Minneapolis suburbs shows them to be predominately young, single or two adult households, in white-collar occupations with low to moderate incomes. Employment in the suburbs is particularly common among buyers in the HOP IV buildings.

### HOUSING COSTS

Although condominium buyers reported more often than not that housing costs decreased after moving to the condominium, outmovers reported just the reverse; 58 percent of the outmovers experienced increases in housing costs following their move (Table 3). The net result of this was that current housing costs for condominium buyers were lower than current costs for outmovers. When outmovers are differentiated according to those who bought homes and those who remained renters, this statement is somewhat altered (Table 4). Outmovers who became homeowners more often experienced increases in housing costs, and generally had current housing costs that exceeded those of condominium purchasers. While many outmovers who remained renters reported increases in housing costs, costs for this group tended to be lower than costs for condominium buyers.



TABLE 2. HOUSING COSTS

Monthly Costs	TOTAL			HOP IV			OTHER MPLS.			ST. PAUL		
	Buyers	Movers		Buyers	Movers		Buyers	Movers		Buyers	Movers	
		Renters	Owners		Renters	Owners		Renters	Owners		Renters	Owners
N	154	133	67	56	59	17	48	27	29	50	47	21
Under \$150	3%	7%	0%	2%	7%	0%	7%	0%	0%	2%	9%	0%
\$150-249	6	23	8	6	34	0	9	9	9	5	14	12
\$250-349	33	47	21	46	44	7	33	43	33	18	53	18
\$350-449	31	16	25	41	14	29	19	24	29	32	16	18
\$450-549	10	5	19	6	2	29	7	14	0	18	5	35
\$550 and over	16	2	27	0	0	36	26	9	29	25	2	18
Median Cost	\$370	\$285	\$408	\$340	\$272	\$460	\$364	\$325	\$370	\$428	\$285	\$450

TABLE 3. CHANGE IN HOUSING COSTS

	BUYERS	MOVERS
Increase	23%	58%
No Change	14	35
Decrease	59	8

TABLE 4. CHANGE IN HOUSING COSTS: MOVERS ONLY

	TOTAL		HOP IV		OTHER MPLS.		ST. PAUL	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
N	48	113	13	58	18	15	17	40
Increase	77%	49%	100%	45%	55%	47%	82%	55%
No Change	17	42	0	43	28	47	18	40
Decrease	6	9	0	12	17	6	0	5

TO MOVE OR NOT TO MOVE? A COMPARISON  
OF OUTMOVERS AND TENANT/BUYERS

The sample of condominium buyers included 38 residents (19 percent of the sample) who had previously rented in the same building. Table 5 compares selected demographic characteristics for this subsample of tenant/buyers with the sample of outmovers. Many unaccountable variables that might intervene in the previous comparison of buyers and outmovers can be discounted in this comparison of those who did and those who did not choose to buy a condominium unit in the building in which they resided.

In general, the results underline the differences found between the buyers and the outmovers. Among the tenants residing in the building prior to conversion, those who chose to buy a condominium in the building were predominantly (69 percent) single, childless adults. Single adult households had a stronger tendency to stay rather than move. Tenant/buyers tended to be older and have higher incomes than movers. Differences in income distribution between the two groups indicate that income was a major factor in the decision to move for those in the lowest income category (under \$10,000).

TABLE 5. OUTMOVERS VERSUS TENANT/BUYERS

	Movers	Tenant/Buyers
N	207	38
<u>Household</u>		
Single head	44%	69%
female	26	45
male	18	24
Households w/children	17	1
<u>Age of Respondent</u>		
Under 30	29	10
30 - 39	25	24
40 - 49	11	16
50 - 59	11	16
60 - 69	10	24
70 and over	11	10
<u>Household Income</u>		
Under \$10,000	19	5
\$10 - 19,999	31	41
\$20 - 29,999	22	24
\$30 - 39,999	16	14
\$40,000 and over	11	16
<u>Occupation of Respondent</u>		
Prof./technical	33	27
Admin./managerial	15	24
Sales/clerical	19	24
Crafts/operative/service	7	3
Retired	21	19
Student/homemaker	5	3

# WHO FEELS DISPLACED? A COMPARISON OF VOLUNTARY AND INVOLUNTARY OUTMOVERS

The analysis of demographic change provides evidence of limited and selective displacement of the pre-conversion residents. By their own definition, over half of the respondents felt they had been displaced from their former residence. In response to the questionnaire, 54 percent of the respondents said they had moved involuntarily from their previous home. The question, "Who feels displaced?" is addressed in this analysis. Respondents who moved involuntarily are compared with those whose decision to move was voluntary, in terms of attitudes, housing, and personal characteristics.

## ATTITUDES

Nearly all the respondents (97 percent) who moved involuntarily listed "condominium conversion" as the reason for moving, leaving no question as to the reason they felt forced to move (Table 6). Of those who moved voluntarily, over half gave reasons other than conversion of their unit.

TABLE 6. ATTITUDES

	Voluntary	Involuntary
N	95	112
<u>Reason for Moving</u>		
Condo conversion	43%	97%
Change in family status	14	0
Left Town	1	1
Other	42	2
<u>Locate Satisfactory Neighborhood</u>		
Yes	93	84
No	7	16
<u>Relation to Prior Home</u>		
Better	93	58
Poorer	5	30
No change	2	12



Those respondents who moved involuntarily had negative responses to questions about their current housing. They were less likely to have found a satisfactory neighborhood than those who moved voluntarily, and far more likely to think their current home was worse than their previous home.

#### HOUSING CHANGE CHARACTERISTICS

Attitudes toward current housing are perhaps explained by the type of housing change experienced by the two groups (Table 7). Those who moved voluntarily commonly became homeowners (48 percent), despite their decision not to buy their converted unit. The involuntary movers nearly all remained renters. Renters who moved voluntarily more often found higher priced rental units and experienced increases in housing costs more often than did the involuntary movers.

TABLE 7. HOUSING CHANGE CHARACTERISTICS

	Voluntary			Involuntary		
N	95			112		
<u>Current Tenure Type</u>						
Own	48%			19%		
Rent	51			81		
<u>Current Rent</u>						
Under \$150	9			5		
\$150 - 249	35			16		
\$250 - 349	44			49		
\$350 - 449	2			24		
\$450 - 549	5			5		
\$550 and over	5			1		
<u>Change in Housing Costs</u>	<u>Total</u>	<u>Buyers</u>	<u>Renters</u>	<u>Total</u>	<u>Buyers</u>	<u>Renters</u>
Increase	65%	82%	51%	49%	65%	46%
No change	27	12	39	43	28	46
Decrease	8	6	10	8	7	8

## HOUSEHOLD CHARACTERISTICS

Those who said their decision to move was voluntary were more often younger and single adults than those who felt forced to move. The elderly respondents fell predominantly into the involuntary category. Voluntary movers had generally resided at their previous home for a shorter time than had those who moved involuntarily. Income may be a contributing factor in the reason for moving. Those who felt their move was involuntary are predominantly in the low and moderate income categories. Differences in attitude that may be influenced by factors of age or family status were explored in more detail.

TABLE 8. HOUSEHOLD CHARACTERISTICS

	Voluntary	Involuntary
N	95	112
<u>Years at Previous Residence</u>		
Under 2	43%	34%
2 - 5	42	42
6 - 10	4	16
10 and over	10	10
<u>Family Size at Previous Residence</u>		
1	52	43
2	37	45
Over 2	11	12
<u>Age of Respondent</u>		
Under 30	32	27
30 - 39	31	19
40 - 49	14	10
50 - 59	6	16
60 - 69	8	13
70 and over	8	15
<u>Occupation of Respondent</u>		
Prof./technical	38	29
Admin./managerial	16	14
Sales/clerical	17	23
Crafts/operative/service	9	6
Retired	12	25
Student/home	8	3
<u>Household Income</u>		
Under \$10,000	18	20
\$10 - 19,999	25	37
\$20 - 29,999	21	23
\$30 - 39,999	20	12
\$40,000 and over	16	8

### Elderly

The experience of elderly households that moved was quite different from younger households. Demographically, the elderly formed a distinct subpopulation (Table 9). They were predominantly retired and living on low incomes. On this basis, one would expect that their housing choices were more limited. The data bear this out. Among the elderly, far more commonly than among younger households, the move was an involuntary one, due solely to the conversion of the unit to a condominium. Upon moving, the elderly households nearly all remained renters. They were satisfied with the neighborhood they located in, but tended to be less satisfied with the new home than were younger households. On the average, the elderly moved into higher cost units than did younger renters. Resistance to moving and dissatisfaction with the new residence are undoubtedly associated with long terms of residence among the elderly at their previous homes: over half of the elderly households in the sample had lived at their former residence for more than six years, compared to only 8 percent of the younger households in the same category.

### Households with Children

Households with children accounted for 17 percent of the survey sample. Their experience following conversion of their housing unit differs in some notable ways from that of childless households (Table 10). The same percentage of households from both groups moved voluntarily from their previous residence, although families with children more often said their reason for moving was a change in family status (marriage or birth of child, for example) or some reason other than the conversion itself. Families with children more often became homeowners subsequent to moving, suggesting that at the time of the move, they were in the market to buy a housing unit, but the condominium did not suit them. This supposition is supported by the additional fact that households with children were less likely than childless households to find a satisfactory neighborhood, yet more often found their new unit better than the one they had left.

Respondents with children were generally between the ages of 20 and 40, thus setting them apart from the elderly respondents whose experience was very different. On measures of income and occupational status, households with children did not differ systematically from childless households, suggesting that differences in family status best explain the different experiences of these two groups.

TABLE 9. AGE OF RESPONDENT

	Under 60	Over 60
<u>Household Income</u>		
Under \$10,000	13%	36%
\$10 - 19,999	29	41
\$20 - 29,999	26	8
\$30 - 39,999	19	5
\$40,000 and over	13	8
<u>Occupation</u>		
Retired	0	82
<u>Reason for Moving</u>		
Condo conversion	67	86
Change in family status	7	5
Left town	1	2
Other	25	7
<u>Voluntary Move?</u>		
Yes	51	32
No	49	68
<u>Current Tenure</u>		
Own	41	10
Rent	59	90
<u>Relation to Prior Home</u>		
Better	74	65
No change	10	12
Worse	16	23
<u>Years at Previous Residence</u>		
Under 2	47	9
2 - 5	45	35
6 - 10	4	23
10 and over	4	33



TABLE 10. FAMILY STATUS

	No Children	Children
<u>Household Income</u>		
Under \$10,000	18%	23%
\$10 - 19,999	35	13
\$20 - 29,999	19	32
\$30 - 39,999	14	26
\$40,000 and over	13	6
<u>Voluntary Move?</u>		
Yes	46	47
No	54	53
<u>Reason for Moving</u>		
Condo conversion	75	56
Change in family status	5	15
Left town	1	0
Other	19	39
<u>Current Tenure Type</u>		
Own	29	54
Rent	71	46
<u>Relation to Prior Home</u>		
Better	70	76
No change	11	12
Worse	19	12
<u>Years at Previous Residence</u>		
Under 2	37	46
2 - 5	40	51
6 - 10	10	0
10 and over	13	3

## CONCLUSIONS

Conversion of rental units to condominiums in the buildings surveyed has been accompanied by changes in the resident population. The overall effect of the differences between buyers and movers is a greater degree of homogeneity among the population residing in the buildings. Extremes in age and income among the residents have been reduced, and a mixture of household types has been replaced by single person households. This also means that fewer people are housed in these buildings now than lived there before the conversion; average household size was 1.7 among the former tenants and became 1.4 among the new buyers.

In the submarkets studied, specific elements of population changeover are highlighted. Among the St. Paul buildings, the elderly, retired, and low income residents have been displaced by a younger population. Buyers in the HOP IV program tended to have higher income and employment status than did the outmovers from those buildings. It is interesting to note that even under the HOP IV program, which catered to low and moderate income buyers, conversion to condominiums substantially reduced the proportion of residents in the lowest and highest income ranges. These changes are easily explained by the combination of minimum income requirements for purchase and the income ceilings imposed by the HOP IV program.

The data studied provide clear evidence of population change, resulting from the conversion of apartment units to condominiums, of a sort that could be labelled "displacement." Classic characteristics of displacement, however, -- the replacement of blue-collar and unemployed with professionals and white-collar workers, and the replacement of low and moderate income residents with residents of higher income -- are absent. Rather, population turnover in the buildings surveyed has resulted in an homogenizing of the resident population along the socio-economic dimension. Population displacement in these buildings has been of a limited and specific nature, affecting certain household types (single adult households have replaced two adult households) and a specific age group (displacement of elderly residents).

The question "Did you move voluntarily?" divides the sample into two starkly different sub-groups. Those whose move was voluntary appeared to have greater mobility and wider choice in their housing situation. They were youn-

ger, more often single, and with a higher income on the average. Despite their decision not to buy a condominium unit in the building where they previously rented, many did purchase a home elsewhere subsequent to moving. The ability to pay the higher costs of homeownership are another aspect of their mobility.

Those respondents whose move was forced on them appear to have had fewer housing options available. On the average, they had lived at their previous residence longer than the voluntary movers, and they generally remained renters. The decision to move was quite likely precipitated by limitations of income or age on the option to buy their converted unit. On the whole, they were less likely to be as satisfied with their current home as were those who moved voluntarily.

The question "Did you move voluntarily?" provided a very direct measure of displacement by allowing respondents to define themselves as displaced or not. Correlation of this response with responses to other questions gives a broad basis for understanding the displaced population, both in terms of who they are and why they are displaced. That the same displaced population was identified by both this direct method, and the indirect method of analyzing population change, lends credence to both techniques as tools for identifying displaced residents.





APPENDIX: THE OUTMOVERS SURVEY QUESTIONNAIRE

Survey on Population Change in Condominium Conversions

This survey of former residents of [...building address...] was prepared to determine why and in what ways the population has changed in recent years. All of the information will, of course, be confidential. Thank you for agreeing to complete the form. Are you interested in receiving a copy of the findings?

1. Is it correct that you previously lived at \_\_\_\_\_?  
    \_\_\_\_\_yes  
    \_\_\_\_\_no
2. When did you move from that address?
3. How long had you lived there?
4. Did you receive any rental assistance from any government agency?
5. When you lived at your former address, how many people lived in your household?
6. What was your monthly rent? (exclude utilities)
7. What is the main reason you left your previous address?
8. Did you move voluntarily?  
    \_\_\_\_\_yes  
    \_\_\_\_\_no

Please explain.

9. Did you receive any financial assistance or relocation counseling with your move?  
\_\_\_\_\_yes  
\_\_\_\_\_no
10. If yes, from whom did you receive help?
11. Were you able to locate in a neighborhood in which you wanted to live?  
\_\_\_\_\_yes  
\_\_\_\_\_no
12. Did you live at any other homes after you left that address and before you came to this address? Where?
13. What is the main reason you selected this residence?
14. Do you presently own or rent your home?
15. Do you receive a housing subsidy?
16. If renter, how much rent do you pay?
17. If owner, what are your present monthly housing costs? (exclude utilities)
18. Is the condition of this house better or poorer than your former housing at \_\_\_\_\_?
19. Overall, do you like your home better or worse than your previous home?
20. Are you...  
\_\_\_\_\_married?  
\_\_\_\_\_single?  
\_\_\_\_\_separated/divorced/widowed?

21. How many adults (over 17 years of age) live in your home,  
including you?

\_\_\_\_\_males

\_\_\_\_\_females

22. How many children (17 years or younger) live in your home?

\_\_\_\_\_(actual number, none=0)

23. And, what is your age?

\_\_\_\_\_age

(99=no response/refusal)

24. Are you...

\_\_\_\_\_employed?

\_\_\_\_\_unemployed?

\_\_\_\_\_retired?

25. Where do the adults who live in your home work and what is  
their occupation?

Respondent:\_\_\_\_\_ (location); \_\_\_\_\_ (occupation)

Other Adult:\_\_\_\_\_ (location); \_\_\_\_\_ (occupation)

Other Adult:\_\_\_\_\_ (location); \_\_\_\_\_ (occupation)

LOCATION CODE

OCCUPATION CODE

(1) Downtown Mpls.

(01) Professional/Technical

(2) Elsewhere in Mpls.

(02) Managers/Administrators

(3) Downtown St. Paul

(03) Sales

(4) Elsewhere in St. Paul

(04) Clerical

(5) Suburb of Mpls.

(05) Craftsmen/Foremen

(6) Suburb of St. Paul

(06) Operatives, Transport,  
Laborers

(7) Other

(07) Service

(8) At Home

(08) Retired

(9) No Response/Refusal

(09) Not Applicable

(10) Student

(11) Homemaker

(12) Unemployed

26. How much education have the adults completed?

\_\_\_\_\_8th grade or less

\_\_\_\_\_college degree

\_\_\_\_\_some high school

\_\_\_\_\_masters degree

\_\_\_\_\_high school degree

\_\_\_\_\_professional degree  
or doctorate

\_\_\_\_\_vocational or some college

27. What is the combined annual income of your household?

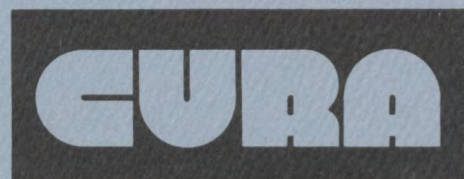
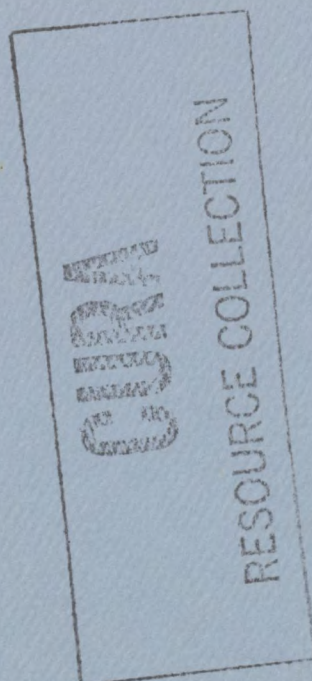
\_\_\_\_\_ less than \$9,999

\_\_\_\_\_ \$10,000 to \$19,999

\_\_\_\_\_ \$20,000 to \$29,999

\_\_\_\_\_ \$30,000 to \$39,999

\_\_\_\_\_ \$40,000 and over



**CENTER FOR URBAN AND REGIONAL AFFAIRS**

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